

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JOE RIVERA

Debtor(s)

Case No. 19-14239-AMC

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2019.
- 2) The plan was confirmed on 02/05/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/24/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,723.00.
- 10) Amount of unsecured claims discharged without full payment: \$29,031.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,561.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$23,561.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,085.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,085.70**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARIA HEALTH	Unsecured	2,891.09	NA	NA	0.00	0.00
ARIA HEALTH	Unsecured	545.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	752.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	752.46	752.46	418.92	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	631.00	631.33	631.33	351.44	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	796.00	796.04	796.04	443.15	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	61.28	61.28	61.28	0.00
CITY OF PHILADELPHIA (LD)	Unsecured	20,333.45	20,618.79	20,618.79	11,477.60	0.00
CREDIT ACCEPTANCE CORP	Unsecured	4,794.00	3,609.98	3,609.98	2,009.52	0.00
DIAGNOSTIC IMAGING INC	Unsecured	37.00	NA	NA	0.00	0.00
DIRECT TV	Unsecured	352.00	NA	NA	0.00	0.00
EAGLE ATLANTIC FINANCIAL SERIV	Unsecured	5,313.00	NA	NA	0.00	0.00
FLAGSTAR	Unsecured	1,858.28	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,547.41	2,500.78	2,500.78	1,392.12	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	863.78	973.86	973.86	542.07	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,743.81	1,743.81	970.68	0.00
PENNSBURY INPATIENT SERVICES	Secured	100.96	NA	NA	0.00	0.00
PNC BANK	Unsecured	607.44	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,074.47	2,046.47	2,046.47	1,139.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,283.46	1,208.46	1,208.46	672.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,744.48	1,744.48	1,744.48	971.10	0.00
QUICKEN LOANS INC	Secured	68,000.00	66,792.60	1,025.59	1,025.59	0.00
TEMPLE UNIVERSITY HOSPITAL	Unsecured	438.06	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,025.59	\$1,025.59	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$61.28	\$61.28	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,086.87</b>	<b>\$1,086.87</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,626.46</b>	<b>\$20,388.43</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,085.70</u>	
Disbursements to Creditors	<u>\$21,475.30</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,561.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/24/2025

By: /s/ Scott F. Waterman

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.